In obsessing about New York and San Francisco, we're ignoring the real rental crisis

In too many cities, rentals are out of reach for the middle class.

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In September 2015, I hopped off a plane at LAX and made my way to an Airbnb on Los Angeles' Westside, ready to begin a new life as a UCLA graduate student.

I had booked that room for a week and didn't expect I'd need it for much longer. I was armed with an extensive list of open apartments around the city, landlords' contact information, a couple of sublet agreements I'd already reviewed and the confidence of a New York City transplant. "I've found apartments in the most brutal market in the country," I thought to myself. "How bad can this be?"

Five months and five apartments later, my interest in America's "housing crisis" was no longer academic.

It's easy to read horror stories from New York and San Francisco —$6,000 a month for a 1BR, obscene fees paid to do-nothing brokers, apps that force apartment-hunters to outbid other tenants in real time — and assume that the housing crisis is something that can be avoided simply by not living in New York or San Francisco. A recent Bloomberg View op-ed suggested that residents of expensive coastal cities should just pick up and move somewhere cheaper.

The truth, though, is that you don't need to live in a pricey coastal city to suffer the brunt of America's rental-housing crisis. In fact, the obsession with eye-popping rent for new apartments can often distract from the more widespread problem we face: Millions of renter households nationwide spend an unsustainable percentage of their income on housing, and public policies across the United States treat tenants like second-class citizens unworthy of the legal or emotional stability that homeowners often take for granted.

Economists have traditionally defined "rent-burdened" households as those that pay more than 30 percent of their income in rent. The "severely rent-burdened" pay more than half. In all but two of the 11 largest metro areas in the United States, the share of low-income households that suffer from severe rent burden increased from 2006 to 2014, according to a March report by New York University's Furman Center. Since 2008, rent burden has also become far more common among middle-class households, the combined result of stagnant incomes and declining rental vacancy. Pundits and demographers often hold up cities like Atlanta, Philadelphia and Chicago as reasonably priced alternatives to pricey coastal hubs. But these "second-tier" cities are hardly immune from their own affordability problems. By 2014, a majority of all renter households in eight of the 11 largest U.S. cities, including all three listed above, qualified as rent-burdened.

Using this broader notion of affordability, which goes beyond raw figures such as "median rent," helps to explain why I had such an awful experience in Los Angeles. A 2015 Zillow survey showed the average Angeleno paying 48.9 percent of their income on rent — higher than any other U.S. city, and up from 35.6 percent from 1985 to 2000. Another recent

Harvard University study estimated that almost 60 percent of renters in Los Angeles and Orange County qualify as rent-burdened. That makes competition for reasonably priced places fierce. Southern California has contributed to this problem by failing to expand the region's housing supply. From 1980 to 2010 the city actually show a nine percent decrease in housing units compared with population growth. The housing that does get built is almost never affordable for middle- or low-income households.

My L.A. housing story illustrates this. My first home in Los Angeles was that aforementioned Airbnb in the Mar Vista neighborhood. Before I arrived, I contacted the landlord of a nearby apartment who was looking for a tenant for a year. She sent me a sublease agreement and told me to come by with a deposit as soon as I was in town, then went incommunicado for several days and resurfaced to tell me she'd decided to rent to someone else.

I next found myself in Hollywood, living out the last month of another classmate's lease. I filed the necessary paperwork and fees to take over the lease myself, and submitted a respectable credit score. Then, I was informed that as a graduate student, my security deposit would be two months' rent — a nonstarter, given the debt I'd already incurred from moving cross-country.

A friend of a friend closer to campus was looking for someone to sublet the extra room in his apartment, so I moved in there. Three months later, that roommate's childhood friend moved to Los Angeles for a job, and they wanted to live together. So once again, I had 30 days to find a new room. After months of sleepless nights, hundreds of unanswered Craigslist inquiries, multiple landlords backing out of agreements at the last minute, and more than $1,000 in moving costs, I settled in for the remainder of the school year.

If all this seems unusual for a city that is actually majority renter, that's because much of the country has effectively become a homeowners' fiefdom. The idea that anyone could own a small piece of land drove the 20th century's greatest development booms. In the process, homeownership became a proxy for moral and civic virtue. Those who remained renters, either by choice or necessity, were treated as undesirables.

Places like California responded with legislation that made home ownership even more attractive. In 1978, the state's voters passed a ballot initiative that froze assessed home values and capped property taxes at 1 percent. The result was a huge upward transfer of wealth in which "any windfall from a spike in property values is captured completely by owners," Eric Kingsbury writes in a recent Medium post. "This creates an incentive for owners to keep property in their area expensive — after all, they don't pay anything extra — and the best way to do that is to constrict supply as much as possible."

Native Californians who rent already know their place in the state's housing hierarchy, and newcomers like myself quickly find out. Sociologist Matthew Desmond, who has studied evictions in Milwaukee, has advocated for a tenant right to counsel to become part of U.S. housing law. In an interview with Slate, he noted: "If you looked at the eviction laws on the books in Milwaukee you'd say these are pretty good, these are pretty fair. … On paper those laws aren't weak, but they become weak in practice." California generally has better tenant laws than Wisconsin, but even in a "tenant-friendly" state, a chronic housing shortage inevitably stacks the deck in favor of landlords with the time, money and resources to learn the intricacies of housing law and use them to exploit their tenants.

Jaded readers, many of them baby boomers who had the fortune to enter the housing market in the right year, will likely read all this and say: "That's how it is. Get used to it." They are wrong. These are political choices we have made. We should not flatter ourselves into believing there is a “right to housing” when the system we’ve created grants extraordinary rights to landowners and leaves the rest of us to fight over the scraps.

After working abroad this past summer, I returned to L.A. excited for my second year of school. Soon after I got back, I stopped by my old apartment to pick up the security deposit from my last apartment. Two-thirds of it was gone. Somehow, in a span of two months my roommates had managed to completely trash the house in my absence, running up a huge bill in cleaning and trash hauling. The landlord charged all of us for it equally. I consider that money stolen, even if I can’t decide who stole it. Still, I’ve made my peace with the fact that I’m not going to get it back.